

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Faye L. Irey,) Case No. 23-22230
Debtor) Chapter 13
Docket No.
)
Faye L. Irey,)
Movant) (Prior Chapter 13 Bankruptcy
Cases filed at Docket No.
VS.) 22-22161 & 23-21090, dismissed by Order
Power, Pennsylvania American Water, Chase Bank,) of Court dated July 5, 2023)
Respondents)
PNC Bank, Washington Co. Tax Claim Bureau,)
Commonwealth of Pennsylvania, IRS, West Penn)
Power, Pennsylvania American Water, Chase Bank,)
Respondents)

MOTION TO IMPOSE THE AUTOMATIC STAY

AND NOW, comes the debtor, Faye L. Irey, by and through his attorney Kenneth Steidl, and Steidl and Steinberg, and respectfully represents as follows:

1. This case was commenced on October 20, 2023, when the debtor filed a Voluntary Petition under Chapter 13 of the Bankruptcy Code.
2. The debtor had filed two prior chapter 13 cases, which were both dismissed within the past year. The first one was filed on November 2, 2022 and the second one was filed on May 19, 2023. Both chapter 13 petitions were filed to stop the sheriff sale of the debtor's home residence at 129 Rosewood Drive, Monongahela, PA 15063. That property is worth \$450,000.00, and there is a mortgage to PNC Bank on that property for \$100,000.00.
3. In both of those previous cases, the debtor's son, Robert, had informed the debtor's attorney that he owned his own business and that he had a substantial sum of money that was coming in the very near future and it would be sufficient to completely satisfy and pay off the mortgage to PNC Bank. Unfortunately, the debtor's son, Robert, is now deceased as of last week and he did not come forward with the lump sum of money to pay off PNC Bank.
4. The debtor definitely does not want to lose the home in which she resides, especially since she is 84 years old and has lived in this house for quite some time. In addition, there is significant equity in this property. The debtor also owns 22 acres of vacant land in Carroll Township, Washington County, which is worth at least \$73,000.00. The debtor owns 14.17 acres of vacant land in Carroll Township, Washington County, which is worth \$49,600.00, and the debtor owns another vacant lot of 1.3 acres in the same area that is worth \$36,000.00. The debtor also owns the mineral rights for the 22 acres, which brings in at least \$30,000.00 in royalties and is therefore very valuable. The well has already

been drilled on that property and it is producing and that is why the sum of \$30,000.00 is being paid from this producing well.

5. At this point, the debtor definitely wishes to retain her home residence, and she is willing to immediately list the 3 parcels of vacant land and also the mineral rights to the 22 acre parcel for sale. The debtor absolutely believes that this will bring in enough money to pay the creditors in this case in full. The debtor is therefore requesting that this Honorable Court impose the automatic stay to give her the opportunity to keep her home residence and sell off these other assets and pay off her creditors in full.

WHEREFORE, the debtor, Faye L. Irey, respectfully requests this Honorable Court to impose the automatic stay in this case.

Respectfully submitted,

October 20, 2023

DATE

/s/ Kenneth Steidl

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